

approved 07/25/05
a.n.

U. S. Appln. No. 09/936,131

Amendment dated May 25, 2005

Reply to Office Action dated March 2, 2005

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Amendments to the Specification

Please add the following new text at page 14, at line 3, after "smart card reader 12.":

In other embodiments, the smart card reader may
be resident substantially wholly within the
trusted device 24.